

BF&M Golden Accumulator Pension Plan

Summary Performance - December 2007



SEG PLAN

<u>PERFORMANCE BY PROFILE</u>		For the Period of			
		<u>5 Yrs</u>	<u>3 Yrs</u>	<u>1 Yrs</u>	<u>6 Mos</u>
<u>Guaranteed Interest</u>	Annualized	2.89%	3.45%	4.25%	2.10%
	<i>Benchmark</i>	<i>2.89%</i>	<i>3.45%</i>	<i>4.25%</i>	<i>2.10%</i>
<u>Conservative Risk</u>	Annualized	6.98%	5.02%	5.41%	2.29%
	<i>Benchmark</i>	<i>6.55%</i>	<i>4.55%</i>	<i>4.89%</i>	<i>1.42%</i>
<u>Moderate Risk</u>	Annualized	8.29%	5.88%	5.88%	2.17%
	<i>Benchmark</i>	<i>7.71%</i>	<i>5.16%</i>	<i>4.87%</i>	<i>0.88%</i>
<u>Accumulator</u>	Annualized	11.70%	7.40%	7.06%	2.36%
	<i>Benchmark</i>	<i>10.82%</i>	<i>6.24%</i>	<i>5.52%</i>	<i>0.19%</i>
<u>Stable Growth</u>	Annualized	13.65%	9.27%	9.31%	3.56%
	<i>Benchmark</i>	<i>12.16%</i>	<i>7.30%</i>	<i>6.50%</i>	<i>0.53%</i>
<u>Growth Risk</u>	Annualized	13.59%	9.90%	9.33%	3.29%
	<i>Benchmark</i>	<i>11.97%</i>	<i>7.65%</i>	<i>6.38%</i>	<i>0.56%</i>
<u>Aggressive Risk</u>	Annualized	18.08%	13.44%	13.14%	4.77%
	<i>Benchmark</i>	<i>15.53%</i>	<i>9.77%</i>	<i>7.97%</i>	<i>0.36%</i>

<u>PERFORMANCE BY FUND</u>		For the Period of			
		<u>5 Yrs</u>	<u>3 Yrs</u>	<u>1 Yrs</u>	<u>6 Mos</u>
Guaranteed Interest	Account	2.89%	3.45%	4.25%	2.10%
	<i>NTB GIA Index</i>	<i>2.89%</i>	<i>3.45%</i>	<i>4.25%</i>	<i>2.10%</i>
MFS Strategic Inc/MS Global Bond	Fund	4.80%	-0.32%	2.08%	1.76%
	<i>Composite Index/ JPM Glb Bnd Index</i>	<i>5.93%</i>	<i>1.52%</i>	<i>4.97%</i>	<i>1.94%</i>
FT Mutual Beacon	Fund	13.27%	8.57%	0.50%	-6.48%
	<i>S&P Value Index</i>	<i>12.20%</i>	<i>6.75%</i>	<i>-0.43%</i>	<i>-6.20%</i>
Vontobel Glb/ MS Glb Eq	Fund	17.47%	15.08%	17.66%	8.43%
	<i>EAFE/ MS World Indexes</i>	<i>15.75%</i>	<i>12.07%</i>	<i>8.62%</i>	<i>-0.39%</i>
MFS Res Int'l/Putnam Intl	Fund	20.25%	18.16%	11.88%	2.11%
	<i>EAFE Index</i>	<i>18.79%</i>	<i>14.14%</i>	<i>8.62%</i>	<i>-0.39%</i>
TFM US Aggr/MS US Sml Cap	Fund	20.21%	13.53%	18.88%	9.43%
	<i>Russell 3000/ 2000 Grwth Index</i>	<i>15.72%</i>	<i>8.40%</i>	<i>10.18%</i>	<i>2.36%</i>

Past performance is no guarantee of future returns. The value of the shares of the mutual funds held within each portfolio may go up as well as down and any income received may vary. Investments involves risk, disclosed in the fund prospectus, available upon request. Currency fluctuations based on the stocks and bonds owned within a fund also affects returns. Individual performance may vary based on the actual amount and timing of contributions. North Atlantic is licensed to conduct investment business by the BMA under the Investment Business Act of 2003.